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The Rising Tide of Gerontocracy:

How young people will be increasingly outvoted

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on behalf of

The Intergenerational Foundation



February 2016



The Intergenerational Foundation (www.if.org.uk) is an independent, non-party-political charity that exists to protect the rights of younger and future generations in British policy-making.

Whilst increasing longevity is to be welcomed, our changing national demographic and expectations of entitlement are placing increasingly heavy burdens on younger and future generations. From housing, health and education to employment, taxation, pensions, voting, spending and environmental degradation, younger generations are under increasing pressure. The Rising to maintain the intergenerational compact whilst losing out disproportionately to older, wealthier cohorts.

IF questions this status quo, calling instead for sustainable long-term policies that are fair to all – the old, the young and those to come.

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Contents

	Page
Foreword	4
Introduction	5
Part A	7
1. The potential electorate	7
2. The registered electorate	9
3. The actual electorate	10
Part B	13
4. The Conservative Party and older voters in 2015	13
5. The Conservative Party and home-owners in 2015	14
Conclusion	16



Foreword

The fact that we are living longer is to be celebrated. One person currently turns 65 years of age every 41 seconds in the UK. The number of elderly is set to increase rapidly over coming decades as the “baby boom” generation – those larger cohorts of babies born, in broad-brush terms, between 1946 and 1965 – continue to feed through to old-age. It means that our demographic pyramid is changing shape as the over-65s now make up one in six people in England and Wales.

Large cohort sizes bring with them power in the form of voter representation and this report, an update of our 2012 report, compares the likely voting power of the “grey vote” with that of younger people, to see whether the democratic deficit has worsened and who will wield most voting power in the future.

According to the findings of this report, we should all be concerned. Ageing, cohort size, and the increasing propensity of older people to vote, and vote conservatively, is changing the demographic profile and increasing the democratic deficit. Older people are massively outvoting the young.

In a representative democracy, those who vote tend to have their interests prioritised. As recent policy announcements have shown, those who have voted most, have had their interests protected while the young have seen the systematic removal of their welfare protections such as housing benefit, unemployment benefits, travel concessions, maintenance grants, while being asked to continue to fund £5 billion worth of “universal” benefits for the old. This is at a time when our state pension deficit is already over £4 trillion, the public sector pension deficit stands at £1.2 trillion, our National Health Service is running on empty and our national debt as a proportion to GDP is the ninth highest in the European Union, on a par with France and Spain.

It should matter to us all if democratic participation tilts too far in favour of one group of people, and we hope that this report will act as a wake-up call to policy-makers. We must do more to encourage the young to become more actively involved in the democratic process, and we could follow the Estonians and enable electronic voting. Until that happens, older adults must use their own franchise to vote in young people’s interests, after all our children and grandchildren who will be most affected the by today’s decisions at the ballot box.

Angus Hanton

Co-Founder

Intergenerational Foundation

Introduction

In 2012, the Intergenerational Foundation published *“The Rise of Gerontocracy?”*¹ The report detailed the extent to which there had arisen an “intergenerational democratic deficit”, in which young people were becoming disenfranchised relative to older people. It demonstrated that the British electorate was not only older than at any point since mass democratisation, but also set to age further, and rapidly, over coming decades. This was due to some extent to increased longevity, but also the advance through the life course of the “baby boomer” cohort. The deficit is exacerbated, significantly, by the greater propensity of older people to vote.

This report updates the 2012 analysis following the 2015 general election, which delivered a Conservative majority government for the first time since 1992. In Part A it considers both the age balance among potential (section 1), registered (section 2) and actual (section 3) voters in the electorate in 2015, and how this balance will develop up to the 2050 election. It also considers, in Part B, the Conservative victory in more detail by assessing the nature of the constituencies it won in England across two crucial dimensions: firstly, the age structure (section 4), and secondly, the proportion of residents with different types of housing tenure (section 5). Housing tenure and age are often, in practice, proxies for one another; across the lifecourse and people tend to move from renting to mortgage-holding, and on to outright home-ownership. It is necessary, however, to consider the electoral implications of this relationship in more depth.

It is of course not the case that a greater number of young people within the electorate – or a higher rate of young people actually exercising their vote – would transform British politics. We know that people are more likely to vote for the Conservative Party as they get older, but this does not mean that they think, or vote, in simple age blocs. There is, for instance, a remarkable degree of unity across age cohorts in Britain regarding what the priorities for public spending should be – with even people aged 18–29 agreeing that pensioner benefits should be prioritised within social security expenditure.²

However, this does not mean that we should not be concerned about the growing intergenerational democratic deficit, for two main reasons. Firstly, although young people do not speak with one voice, their many voices can be heard. The extent to which governments’ apparent favouritism towards older people is responsible for such outcomes is contestable, but it is nevertheless the case that today’s young people are much worse off in employment, education and housing than both older generations, and previous generations of young people.

Secondly, and more fundamentally, we have to consider the possibility, as explored in the original report, that the intergenerational democratic deficit undermines one of the key “unwritten rules” of representative democracy, that is, that those who will be affected by the outcomes of the democratic process for longest should have the greatest representation at the ballot box. There has never been an authentic democracy in any large society without a

¹ Berry, Craig (2012) *“The Rise of Gerontocracy? Addressing the Intergenerational Democratic Deficit”*, The Intergenerational Foundation, available at: http://www.if.org.uk/wp-content/uploads/2012/04/IF_Democratic_Deficit_final.pdf.

² Berry, Craig and Berry, Richard (2014) *“Do governments favour the old, and would it be different if younger people voted?”*, *The Conversation*, 14 May, available at <https://theconversation.com/hard-evidence-do-governments-favour-the-old-and-would-it-be-different-if-young-people-voted-26597>.

pyramid-shaped age distribution – yet we are moving rapidly, and unavoidably, towards a much more dome-shaped age profile.

The improvements in longevity that are bringing about this development are arguably one of the great successes of democracy, but nevertheless the implications for the future of the democratic process must not be ignored.

The underlying research presented in this report draws upon two main sources. Firstly, the Office for National Statistics' 2014-based population estimates and forecasts (sections 1-3), with population data adjusted according to evidence on voter registration provided by the Electoral Commission (section 2), and on voter turnout provided by Ipsos-MORI (section 3). Secondly, 2011 census data on the age (section 4) and housing tenure (section 5) distribution within parliamentary constituencies.³

³ The Office for National Statistics' 2014-based population estimates and forecasts are available at http://www.ons.gov.uk/ons/publications/re-reference-tables.html?newquery=*&newoffset=0&pageSize=25&edition=tcmm%3A77-395151; the Electoral Commission's voter registration analysis is available at http://www.electoralcommission.org.uk/_data/assets/pdf_file/0007/145366/Great-Britains-electoral-registers-2011.pdf; Ipsos-MORI's voter turnout analysis is available at <https://www.ipsos-mori.com/researchpublications/researcharchive/3575/How-Britain-voted-in-2015.aspx?view=wide>; 2011 census data on age structure and housing tenure by parliamentary constituency are available at <http://www.ons.gov.uk/ons/rel/census/2011-census/key-statistics-and-quick-statistics-for-parishes-and-parliamentary-constituencies-in-england-and-wales/index.html>.

PART A

1. The potential electorate

This section considers the number of potential voters (that is, all members of the UK population) at different stages of life within the 2015 electorate (projected forward up to 2050), in order to update our understanding of the balance between different age cohorts in the exercise of voting power.⁴ The second and third sections take voter registration and turnout rates into account, and Part B of the report considers the party-political implications of organising the potential electorate into relatively small, single-member constituencies, which elect MPs on a first-past-the-post basis.

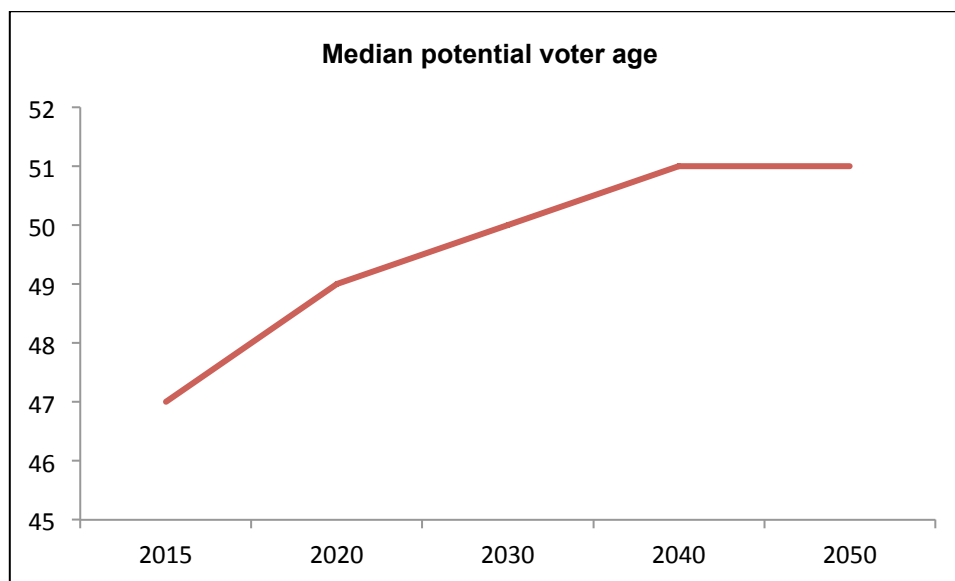
At the 2015 general election, weight of numbers meant that potential voting power resided with people in their late-40s and early-50s, reflecting the baby boom of the 1960s. The median voter was aged 47 (a year older than in 2010, as reported in *The Rise of Gerontocracy*), and the average single-year cohort size for people in their late-40s was 925,000, and for people in their early-50s was 912,000. In terms of potential voting power, people in their 20s in 2015 were not that far behind, with an average single-year cohort size of 878,000. People in their 30s were, however, further behind, with an average cohort size of 846,000 (and only 815,000 for late-30s).

Given that survival rates decline as cohorts age, it is to be expected that people in later life have lower cohort sizes. Despite this, the impact of earlier baby booms and increasing longevity means that many older cohorts have significant potential electoral power. For instance, in 2015 there were more voters aged 68 than aged 18, 19, 20, 37, 38, 39 or 40.

We can expect the rebalancing of potential voting power towards older people to persist. At the next general election, the median voter will be 49 years old, that is, two years older than in 2010. This is despite the fact that people in their late-20s and early-30s will then be among the most populous cohorts, with average cohort sizes of 919,000 and 912,000 respectively. People in the early-50s will have an average cohort size of 918,000. Overall, there will be many more voters in their 50s than in their 20s or 30s, with 55 year olds forming the most populous single-year age cohort.

By 2030, the median voter will be 50 years old. There will be more potential voters in their 60s (with an average single-year cohort size of 867,000) than in their 20s (with an average of 847,000), while potential voting power will generally be concentrated among people in their 30s and 40s. The average single-year cohort size for people in their 70s will by this point have reached 637,000.

⁴ It should be noted that this analysis assumes that all individuals included in population estimates are eligible voters. In practice, some will not be eligible, but including these individuals makes only a negligible difference to the results.



By 2040, the median voter will be 51 years old (The Rise of Gerontocracy had forecast that the median voter age would not reach 51 until 2051). The age distribution by this point will have become quite flat, with single-year cohort size not falling below 800,000 until the age of 75. This trend persists up to 2050. There will actually be fewer potential voters in their 70s, but many more in their 60s and 80s, and aged 90 or over.

The table below demonstrates how cohort sizes for people in their 70s and 80s “catch up” with younger cohorts over the period studied. The average cohort size for 70-somethings will rise from 56 to 77% of the average for 20-somethings, and from 58 to 75% of the average for 30-somethings between 2015 and 2050. The change for people in their 80s will be even more significant. The average cohort size for 80-somethings will rise from 29 to 63% of the average for 20-somethings, and from 30 to 61% of the average for 30-somethings.

Average single-year cohort sizes for selected age groups 2015–2050 ('000)

	2015	2020	2030	2040	2050
20–29	878	870	847	919	928
30–39	846	896	908	886	958
70–79	489	581	637	778	716
(% 20–29)	(56)	(67)	(75)	(85)	(77)
[% 30–39]	[58]	[65]	[70]	[88]	[75]
80–89	256	287	410	468	589
(% 20–29)	(29)	(33)	(48)	(51)	(63)
[% 30–39]	[30]	[32]	[45]	[53]	[61]

2. The registered electorate

The potential voting power of different age cohorts has to be considered in light of their actual ability to vote, that is, whether they are on the electoral register. We should recognise that some young people may have simply chosen not to be in the electoral register, and their disenfranchisement in this regard is their own fault. However, as discussed in *The Rise of Gerontocracy*, there are structural reasons which make registration more difficult for young people.

We should also recognise that registration rates may have improved among young people since 2011 (the latest available age breakdown of the electoral register, which forms the basis of the analysis here), given increased publicity around this issue in advance of the 2015 election. However, we also know that the move to individual voter registration is likely to exacerbate the structural barriers to registration among young people; as such, while our analysis of the impact of differential registration rates on the 2015 election may over-estimate the intergenerational democratic deficit, our analysis of future elections is highly likely to under-estimate young people's disenfranchisement in this regard.⁵

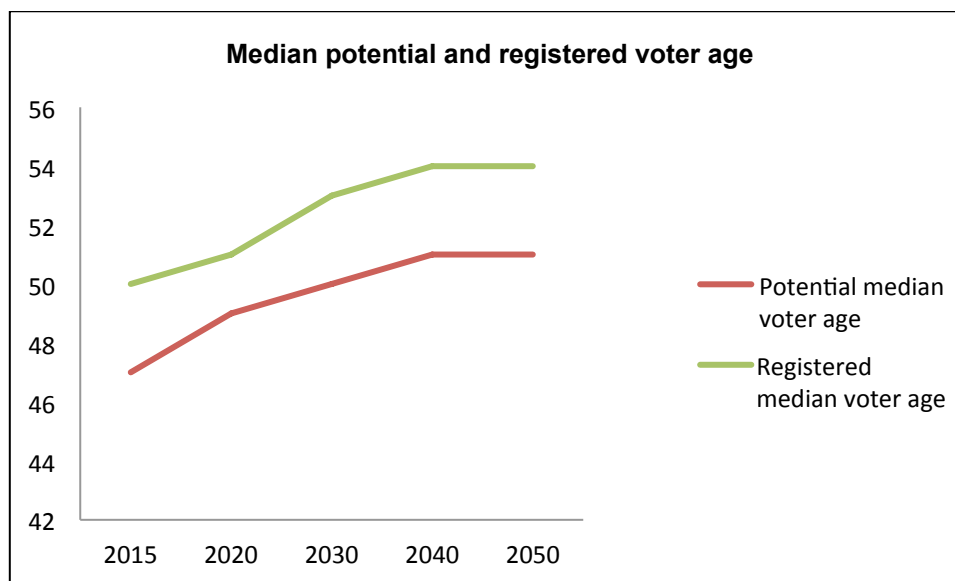
At the 2015 general election, while the median potential voter was aged 47, the median registered voter was aged 50 (based on registration rates observed in 2011). Voting power resided largely among people aged in their 40s (particularly late-40s) and 50s (particularly early-50s), with average single-year cohort sizes of, respectively, 767,000 and 748,000. Young people were even further disenfranchised on this measure, with an average single-year cohort size for people in their 20s of 563,000. There were more registered voters aged 68 than at any other age up to 42, and more aged 72 than any age up to 24.⁶

If registration rates remain as they were recorded in 2011 (which we consider unlikely, at least in the short term, given the impact of individual voter registration on young people), the median registered voter will be 51 at the time of the next general election. Voting power will reside with people in their 50s, who will have an average single-year cohort size of 799,000, compared to 717,000 for people in their 40s, 706,000 for people in their 30s, and 561,000 for people in their 20s (which is only slightly higher than the average for people in their 70s).

By 2030, the median registered voter will be 53 years old. Voting power will reside with people in their 60s, who will have an average single-year cohort size of 797,000, compared to 725,000 for people in their 50s, 765,000 for people in their 40s, 719,000 for people in their 30s, and 541,000 for people in their 20s (which is now lower than the average for people in their 70s, that is, 599,000).

⁵ See pp 33–35 and pp 49–50 of *The Rise of Gerontocracy* for a longer discussion of these issues.

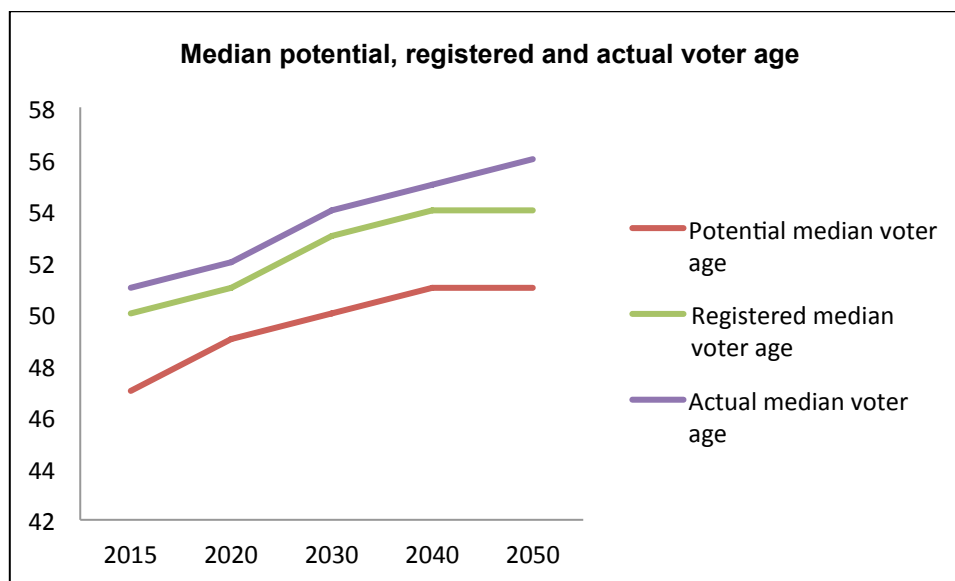
⁶ It should be noted that the Electoral Commission's registration rates refers to the proportion of eligible voters that are registered. This creates a discrepancy when applied to our measure of potential voters, but one which makes only a negligible difference to the results.



By 2040, the median registered voter will be 54 years old. Voting power will reside with people in their 40s and 50s, with average single-year cohort sizes of, respectively, 775,000 and 772,000. The average for people in their 20s will be only 590,000, compared to 731,000 for people in their 70s. By 2050, the median registered voter will be 55 years old. Voting power will reside with people in their 50s (particularly late-50s) and 60s, with an average single-year cohort size of, respectively, 785,000 and 779,000. There will be significantly more registered voters in their 70s than in their 20s. Moreover, the average single-cohort size for people in their late-80s will be only slightly lower than that for people aged 18–24.

3. The actual electorate

Any analysis of the voting power of different age groups would be incomplete without an understanding of whether this power is actually exercised at the ballot box. We know that young people are far less likely to vote than older people; this section examines the implications of differential turnout by age for the intergenerational democratic deficit. As with voter registration, it is of course possible to argue that young people choose not to vote, and that the intergenerational democratic deficit in this regard is, to some extent, their fault. Of course, we should acknowledge that the structural barriers to joining the electoral register actually prevent many young people from voting in elections. Moreover, we should also recognise that even if non-voting were evidence of an individual choice by many young people not to participate in election, it nevertheless means that older age cohorts are exercising far greater electoral power than young people; the implications of this are worth exploring, irrespective of where responsibility lies (if anywhere).



At the 2015 general election, the median actual voter was aged 51, four years older than the median potential voter. Actual voting power resided largely among people aged in their late-40s and early-50s, with average single-year cohort sizes of, respectively, 666,000 and 657,000. Taking turnout into account demonstrates the relatively limited role of young people in the democratic process. The average single-year cohort size for people in their 20s was 426,000, and 497,000 for people in their 30s. This compares to an average of 632,000 for people in their 50s, and 551,000 for people in their 60s.⁷

If turnout rates remain constant, by the next election, in 2020, the median actual voter will be 52. Actual voting power will reside with people in their 50s, with an average single-year cohort size of 677,000 (692,000 for people in their late-50s). People in their early-70s will have an average cohort size significantly higher than people in their 20s, early-30s and early-40s. By 2030, the median actual voter will be a further two years older, that is, 54. Actual voters in their 60s will have an average single-year cohort size significantly higher than other age groups, that is, 672,000, compared to 410,000, 537,000, 604,000 and 612,000 for people in their, respectively, 20s, 30s, 40s and 50s. There will be more actual voters aged 72 than any other age up to 31, with an average single-year cohort size for people in their early-70s of 546,000

By 2040, the median registered voter will be 55 years old. Actual voting power will reside with people in their 50s, whose average single-year cohort size of 653,000 will be significantly higher than other age groups. The average single-year cohort size for people in their 20s will be 447,000 and 520,000 for people in their 30s – both of which are substantially lower than the average for people in their 60s (611,000) and 70s (607,000). By 2050, the median registered voter will be 56 years old. Actual voting power will be concentrated among people in their 50s and 60s, with average single-year cohort sizes of, respectively, 665,000 and 655,000. Actual voters aged in both their 70s (558,000) and early-80s (517,000) will have an average single-year cohort size significantly above that of people in their 20s (452,000).

⁷ It should be noted that the allocation of the same turnout rate to all people aged 65 or over is likely to grossly simplify differential turnout by age *within* this age group. However, while it is unlikely that people in very old age had a turnout rate of 78 per cent in 2015, it is also likely that people aged in their late-60s and early-70s had a significantly higher turnout rate than Ipsos-MORI's data suggests.

Actual voter average single-year cohort sizes for selected age groups 2015–2050 ('000)

	2015	2020	2030	2040	2050
20-29	426	425	410	447	452
30-39	497	493	537	520	565
70-79	381	453	497	607	559
(% 20-29)	(89)	(107)	(121)	(136)	(124)
[% 30-39]	[77]	[92]	[93]	[117]	[99]
80-89	199	224	320	365	459
(% 20-29)	(47)	(53)	(78)	(82)	(102)
[% 30-39]	[40]	[45]	[60]	[60]	[81]

The table above demonstrates how cohort sizes for actual voters in their 70s and 80s catch up and indeed overtake younger cohorts over the period studied. The average actual voter cohort size for 70-somethings will rise from 89 to 124% of the average for 20-somethings, and from 77 to 99% of the average for 30-somethings between 2015 and 2050. The change for people in their 80s will be even more significant. The average cohort size for 80-somethings will rise from 47 to 102% of the average for 20-somethings, and from 40 to 81% of the average for 30-somethings.

One of the main responses to evidence of the de facto disenfranchisement of young people is to argue for the enfranchisement of 16 and 17 year olds (although this policy is principally justified with reference to human rights). If 16 and 17 year olds had been included in the 2015 electorate, the median potential voter would have been a year younger in 2015, and at every other year forecast in this report. If we assume that they would have voted at the same rate as 18 year olds, the median actual voter would have been the same age as in the electorate without 16 and 17 year olds, although the median actual voter would be a year younger by 2040.

There are two key implications of this limited impact on the intergenerational democratic deficit of enfranchising 16 and 17 year olds. Firstly, those in favour of votes at 16 should recognise that simply widening the range of young people able participate in elections will not significantly rebalance voting power away from older cohorts, especially if their electoral turnout is comparable to people in their late-teens and early-20s already enfranchised. A wider set of reforms to increase participation in the democratic process by young people is required. Secondly, the argument made by opponents of extending the franchise to 16 and 17 year olds that this reform would have a deleterious impact on the quality of the democratic process is now rendered impotent. If votes at 16 can be justified in principle on the grounds of human rights (which we recognise is contested), there are few reasons to assume it would have a significant impact on democratic practice.

PART B

4. The Conservative Party and older voters in 2015

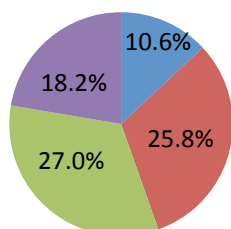
We know that older people are far more likely to vote for the Conservative Party than younger people. The 2015 general election confirmed this trend: 27% of 18–24 year old voters voted for the Conservative Party (down from 30% in 2010), compared to 47% of those aged 65 or over (up from 44% in 2010).⁸ As such, it is possible to conclude that the ageing of the electorate was a contributing factor in the Conservative Party's victory. However, it is necessary to consider how such dynamics interact with Britain's single-member, first-past-the-post electoral system – especially given that differences between other age groups are relatively slight (33% of 25–34 year olds voted for the Conservative Party, compared to 37% of 55–64 year-olds).

According to 2011 census data, an average of 12% of residents in parliamentary constituencies in England are aged 16–24, 27% are aged 25–44, 26% are aged 45–64, and 17% are aged 65 or over. However, the age structure of the seats won by the two main parties in England in 2015 differs significantly. In the average constituency won by the Conservative Party, 11% are aged 16–24, 26% are aged 25–44, 27% are aged 45–64, and 18% are aged 65 or over. In the average constituency won by the Labour Party, 13 per cent are aged 16–24, 30 per cent are aged 25–44, 24 per cent are aged 45–64, and 14 per cent are aged 65 or over. While Conservative constituencies have slightly fewer young people, and slightly more older people, than the England average, Labour constituencies have significantly fewer older people, and a higher concentration of people aged 24–44, than the average.

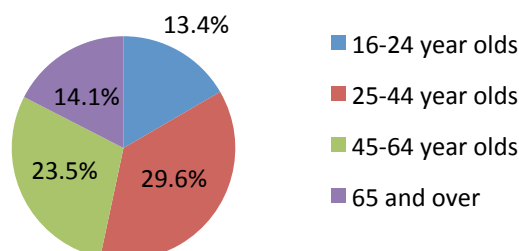
In terms of seats gained by the Conservative Party in 2015, which they had not won in 2010, on average 12% are aged 16–24, 26% are aged 25–44, 27% are aged 45–64, and 18% are aged 65 or over. In terms of seats specifically gained from the Labour Party, on average 12% are aged 16–24, 27% are aged 25–44, 26% are aged 45–64, and 15% are aged 65 or over. In short, the seats that the Conservative Party gained in 2015, including from Labour, closely resemble a typical English constituency – which is more likely to be won by the Conservative Party. Further research would be required to determine whether demographic change within these constituencies is a part of the explanation for why the balance of political power swung to the Conservative Party in these areas.

⁸ Ipsos-MORI (2015) *How Britain Voted in 2015*, available at <https://www.ipsos-mori.com/researchpublications/researcharchive/3575/How-Britain-voted-in-2015.aspx?view=wide>.

**Average age band profile
for all Conservative-held
English constituencies**



**Average age band profile
for all Labour-held
English constituencies**



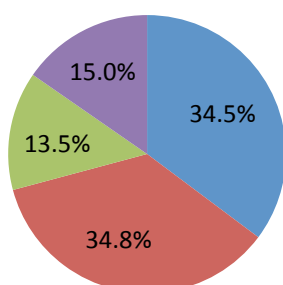
- 16-24 year olds
- 25-44 year olds
- 45-64 year olds
- 65 and over

5. The Conservative Party and home-owners in 2015

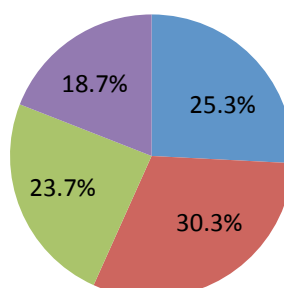
As noted in the introduction, age and housing tenure status are closely related. This section considers therefore the extent to which households in the parliamentary constituencies won by the Conservative Party in England at the 2015 general election are disproportionately home-owners (or mortgage-holders).

According to 2011 census data, an average of 17% of residents in parliamentary constituencies in England are social renters, 16% of households are private renters, 33% are mortgage-holders, and 31% own their home outright. However, the housing tenure distribution of the seats won by the two main parties differs markedly. In the average constituency won by the Conservative Party, 14% are social renters, 15% are private renters, 35% are mortgage-holders, and 35% own their home outright. In the average constituency won by the Labour Party, 24% are social renters, 19% are private renters, 30% are mortgage-holders, and 25% own their home outright.

**Average housing tenure for
Conservative-held English
constituencies**



**Average housing tenure
for all Labour-held
English constituencies**



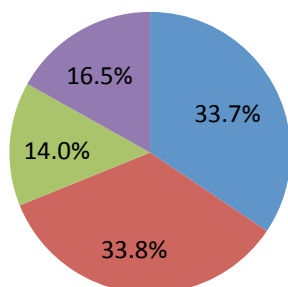
- Owned - outright
- Owned - with a mortgage
- Social rented
- Private rented

In terms of seats gained by the Conservative Party in 2015, which they had not won in 2010, on average 20% of households are social renters, 15% are private renters, 36% are mortgage-holders, and 28% own their home outright. In terms of seats specifically gained from the Labour Party, on average 24% are social renters, 19% are private renters, 30% are mortgage-holders, and 25% own their home outright.

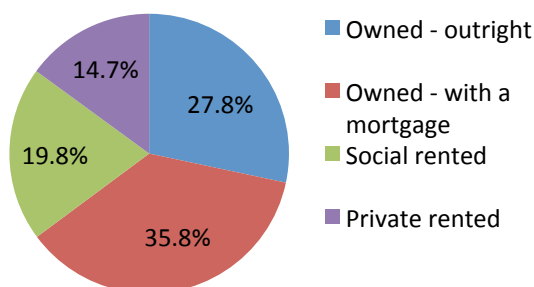
As such, the housing tenure distribution in a typical seat that Labour lost to the Conservative Party is almost identical to that for a typical seat still held by Labour. However, in seats gained by the Conservative Party in 2015 in general (most of which were from the Liberal Democrats), although the average proportion of households owning their home outright is lower than the English average, the proportion of mortgage-holders is much higher than the English average, and higher even than the proportion in a typical Conservative constituency.

These results suggest it may be that the difference between parliamentary constituencies in terms of the housing tenure distribution, rather than the age distribution, is a more significant explanation for the Conservative Party's electoral victory. This is not to suggest that older groups are not more likely to support the Conservatives, but rather that this dynamic cannot be understood without appreciating the role of home-ownership in helping to shape seemingly age-related political preferences.

Average housing tenure for constituencies gained by the Conservatives in 2015



Average housing tenure for English constituencies gained by the Conservatives from Labour in 2015



- Owned - outright
- Owned - with a mortgage
- Social rented
- Private rented

Conclusion

The notion that different age groups are pitted against each other in a form of intergenerational warfare at the ballot box is far too simplistic. However, this does not mean that we should not be concerned about the relative absence of young people within democratic processes, whether this results from population ageing producing an older electorate, or wilful non-participation by young people. People at different life-stages obviously experience socio-economic problems in different ways (even if members of the same age cohort invariably disagree on how to address these problems), and it is therefore problematic if the by-product of one-person-one-vote is that some age groups are heard more than others.

Moreover, it is especially troubling that young people are the age group being relatively excluded from democratic life. This is not to suggest that many older people do not face hardship in myriad forms, but rather to note that when the people that will live for longest with the outcomes of the democratic process have a relatively limited role within it, the legitimacy of democracy may be jeopardised.

This is why the research reported in Part A is so alarming. The median voter age is set to rise rapidly, reaching 49 by the time of the next general election in 2020, and 50 by 2040. If the greater propensity of older groups to vote is taken into account (that is, if current turnout rates are projected forwards) the median actual voter age is already above 50, and will be 55 by 2040. Population ageing is not a smooth process; it is driven by the lifecourse transition of baby boom generations, as well as by increased longevity, and there will be elections in coming decades when 20-somethings and 30-somethings are significantly more populous than they are now. In general, however, we are increasingly seeing that voting power is being concentrated among 50-somethings and 60-somethings – and it will not be long before 70-somethings and 80-somethings are exercising as much electoral power as young people (indeed, significantly more power if turnout is taken into account).

Part B of the report considers how the age distribution of the current electorate in England is manifest in electoral results within Britain's first-past-the-post electoral system. It is clear that Conservative seats, including the seats gained in 2015, tend to have an older age profile than those **won** by Labour. This indicates that the ageing of the electorate is benefiting the Conservative Party more than its main electoral rival. However, the results for the distribution of housing tenure status within English constituencies are even more significant. It is very clear that constituencies with a greater proportion of home-owners and mortgage-holders were more likely to be won by the Conservative Party in 2015, with a particularly high concentration of mortgage-holders in the seats gained by the Conservative Party that they had not held in 2010.

This suggests, on the one hand, that housing tenure may be a more cogent explanation than age in terms of accounting for the Conservative Party's victory. Such a conclusion would fit with class-based explanations of party affiliation – there is little doubt that socio-economic class remains the main determinant of how people vote, even if this dynamic has become more complex in recent decades. On the other hand, the research reported here adds weight to the view that the influences of home-ownership and age on political preferences are intimately related. Today's younger people are not less likely to vote for the Conservative Party simply because they are young, but rather because they are less likely to be home-owners.

At the same time, however, the Conservative Party appears to have been successful in positioning itself as the party of home-owners, or of those accumulating housing wealth via a mortgage. Of course, this does not mean that their electoral hegemony will become even further entrenched as the electorate ages, because we do not know if the relationship between housing wealth and age will persist. What we do know, however, is that younger cohorts, who have the strongest interest in advocating genuine housing market reform, thereby potentially altering the housing wealth/age dynamic, do not exist in sufficient numbers within the electorate (and do not seem prepared to exercise the potential voting power that they do possess) to bring about such reform at the ballot box.